

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION**

In re:

Larry L Harmon
Sharon K Harmon
Debtor(s)

Case No. 14-21208-dob

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Thomas McDonald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/23/2014.
- 2) The plan was confirmed on 07/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/13/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was discharged under U.S.C. § 1328(b) on 08/09/2018.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$231,791.07.
- 10) Amount of unsecured claims discharged without payment: \$191,058.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$11,374.00
Less amount refunded to debtor	\$24.79

NET RECEIPTS: **\$11,349.21**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$620.68
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,620.68**

Attorney fees paid and disclosed by debtor: \$5,036.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advanced Diagnostic Imaging	Unsecured	79.79	NA	NA	0.00	0.00
AllTemp Comfort Inc	Unsecured	220.84	NA	NA	0.00	0.00
Altair OH XIII LLC	Unsecured	4,350.35	0.00	4,692.90	7.31	0.00
Altair OH XIII LLC	Unsecured	NA	374.54	374.54	0.00	0.00
Amazon.com	Unsecured	7,325.00	NA	NA	0.00	0.00
AT & T	Unsecured	641.22	NA	NA	0.00	0.00
AT&T Mobility II LLC	Unsecured	550.00	0.00	641.22	0.00	0.00
Back in Motion Rehabilitation	Unsecured	173.46	NA	NA	0.00	0.00
Becket and Lee LLP-EFT	Unsecured	1.00	170.45	170.45	0.00	0.00
Bill Me Later	Unsecured	5,231.00	NA	NA	0.00	0.00
Bluewater Federal Credit Union	Unsecured	50.97	NA	NA	0.00	0.00
CACH LLC	Unsecured	2,146.99	0.00	2,693.68	0.00	0.00
CACH LLC	Unsecured	2,893.17	0.00	3,197.05	0.00	0.00
Chase Bank USA, NA	Unsecured	5,243.66	NA	NA	0.00	0.00
Chase Bank USA, NA	Unsecured	7,795.21	NA	NA	0.00	0.00
Chase Bank USA, NA	Unsecured	26,916.62	NA	NA	0.00	0.00
Chase Bank USA, NA	Unsecured	13,856.30	NA	NA	0.00	0.00
Chase Bank USA, NA	Unsecured	23,497.85	NA	NA	0.00	0.00
Chase Bank USA, NA	Unsecured	3,754.00	NA	NA	0.00	0.00
Chase Bank USA, NA	Unsecured	20,454.13	NA	NA	0.00	0.00
Citizens Bank	Unsecured	1.00	NA	NA	0.00	0.00
City of Caro Treasurer	Unsecured	100.00	NA	NA	0.00	0.00
Covenant Medical Center	Unsecured	313.98	NA	NA	0.00	0.00
Covenant Path Assoc	Unsecured	8.92	NA	NA	0.00	0.00
Department Stores National Bank/Macy's	Unsecured	1,595.38	0.00	1,875.90	0.00	0.00
Department Stores National Bank/Macy's	Unsecured	1.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	816.46	0.00	967.80	0.00	0.00
Elder Beerman	Unsecured	50.00	NA	NA	0.00	0.00
Federal National Mortgage Association	Unsecured	99,150.00	95,421.95	95,421.95	0.00	0.00
FIA Card Services, NA As Successor to	Unsecured	2,891.88	NA	NA	0.00	0.00
FIA Card Services, NA As Successor to	Unsecured	1,751.11	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
First National Bank of Omaha	Unsecured	3,991.72	NA	NA	0.00	0.00
First National Bank of Omaha	Unsecured	3,991.00	NA	NA	0.00	0.00
FirstMerit Bank f/k/a Citizens Bank	Unsecured	38,400.00	17,500.00	17,500.00	4,657.46	0.00
FirstMerit Bank f/k/a Citizens Bank	Unsecured	0.00	23,268.75	23,268.75	36.25	0.00
GECRB/Home Design	Unsecured	1.00	NA	NA	0.00	0.00
Home Depot	Unsecured	179.69	NA	NA	0.00	0.00
Martineau Hackett Romashko & O'Niel	Unsecured	515.62	NA	NA	0.00	0.00
PRA Receivables Management LLC EFT	Unsecured	6,222.77	0.00	6,388.26	9.95	0.00
Quest Diagnostics Inc	Unsecured	75.87	NA	NA	0.00	0.00
Quest Diagnostics Inc	Unsecured	15.51	NA	NA	0.00	0.00
Saginaw Valley Bone & Joint Center	Unsecured	195.88	NA	NA	0.00	0.00
SpeedConnect	Unsecured	160.85	NA	NA	0.00	0.00
Synchrony Bank	Unsecured	1,093.76	0.00	1,093.76	0.00	0.00
Talmer Bank and Trust	Unsecured	983.00	NA	NA	0.00	0.00
Talmer Bank and Trust	Unsecured	892.35	886.35	886.35	0.00	0.00
TD Bank USA NA	Unsecured	7,538.55	7,778.23	7,778.23	12.12	0.00
Team One Credit Union	Unsecured	3,391.58	0.00	3,493.87	5.44	0.00
Team One Credit Union	Unsecured	3,247.55	3,138.43	3,138.43	0.00	0.00
Thrift Savings Plan	Secured	8,290.50	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$112,921.95	\$4,657.46	\$0.00
TOTAL SECURED:	\$112,921.95	\$4,657.46	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$60,661.19	\$71.07	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,620.68</u>
Disbursements to Creditors	<u>\$4,728.53</u>
TOTAL DISBURSEMENTS :	<u>\$11,349.21</u>

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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/09/2018

By: /s/ Thomas McDonald

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.